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 UNITED STATES BANKRUPTCY COURT
 NORTHERN DISTRICT OF ILLINOIS

In re:
 James A. Carstensen & Jo L. Carstensen,
 Debtor(s)

Chapter 7 Case

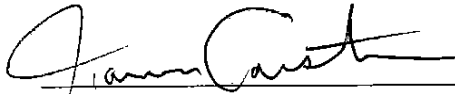
Bky. No. 05-09195-ABG

AGREEMENT TO REAFFIRM DEBT

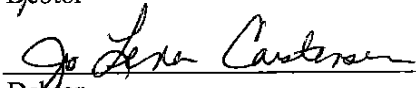
1. On the date this case was filed, James A. Carstensen & Jo L. Carstensen was indebted to General Motors Acceptance Corporation ("Creditor") based upon a Contract dated June 10, 2000 (the "Contract").
2. Creditor has a valid and perfected security interest in a N00 CHEVMALIBU VIN 1G1NE52J4Y6318621.
3. The undersigned agrees to pay Creditor the sum of \$1,086.61 with interest thereon at the rate of 1.90% per annum computed from March 15, 2005 as follows:
☐ payment of \$_____ on _____, and
☒ payment of \$304.35 on April 25, 2005, and
☒ in monthly installments of \$393.83 commencing on May 25, 2005 and continuing on the same day of each succeeding month.
4. This Agreement incorporates all the terms and conditions of the documents evidencing the above-described indebtedness, except as otherwise specifically stated in this Agreement.
5. **THIS AGREEMENT IS NOT REQUIRED UNDER THE BANKRUPTCY CODE, UNDER NONBANKRUPTCY LAW, OR UNDER ANY AGREEMENT NOT IN ACCORDANCE WITH SUBSECTION 524(c) OF THE BANKRUPTCY CODE.**

NOTICE TO THE DEBTOR(S): THIS AGREEMENT MAY BE RESCINDED AT ANY TIME PRIOR TO DISCHARGE OR WITHIN SIXTY DAYS AFTER THIS AGREEMENT IS FILED WITH COURT, WHICHEVER OCCURS LATER, BY GIVING WRITTEN NOTICE TO CREDITOR AT THE ADDRESS SET FORTH BELOW.

Dated 4-12-05

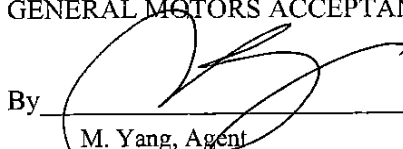

 Debtor

Dated 4-12-05


 Debtor

Dated 4/20/05

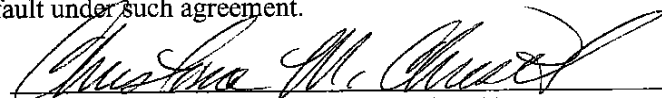
GENERAL MOTORS ACCEPTANCE CORPORATION

By 
 M. Yang, Agent
 2740 Arthur Street
 Roseville, MN 55113-1303
 (651) 367-2000

DECLARATION OF ATTORNEY FOR DEBTOR(S)

The undersigned hereby declares, under penalty of perjury, as follows: I am the attorney who has represented the Debtor(s) during the course of negotiating the above Agreement. This Agreement represents a fully informed and voluntary agreement by Debtor(s), and does not impose any undue hardship on the Debtor(s) or a dependent of the Debtor(s). I have fully advised the Debtor(s) of the legal effect and consequences an agreement of the kind specified in Section 524(c) of the Bankruptcy Code and any default under such agreement.

Dated 4/12/05


 DAVID M SIEGEL, Attorney for Debtor(s)